

10/17/11 10:15:07
DK T BK 3,354 PG 141
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Please return to:
This instrument prepared by
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207
(501) 663-6200

Grantor's Address:
HSBC Bank USA, National Trust Company, as
Trustee for the holders of MASTR Reperforming
Loan Trust 2006-1
C/o Wells Fargo Bank, N.A.
2051 Killebrew Drive, Suite 220
Bloomington, Minnesota 55425
(952) 562-1799

Grantee's Address:
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207
(501) 663-6200

Indexing Instructions: Lot 195, Stonecreek S/D, Phase B of Plum Point Village PUD, Section 1, T2S-R8W and Section 6, T2S-R7W- DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, Jeffrey Ray Napper and Jennifer L. Welch executed a Deed of Trust dated July 28, 1999, in favor of Norwest Mortgage Closing Serv., Trustee(s), and Norwest Mortgage, Inc., Lender, for the benefit of the owner and holder of a certain indebtedness, Norwest Mortgage, Inc.; and

WHEREAS, said Deed of Trust was filed of record on August 2, 1999, and recorded in Book 1135, at Page 235, in the office of the Clerk of the Chancery Court of DeSoto County, Mississippi; and

WHEREAS, HSBC Bank USA, National Trust Company, as Trustee for the holders of MASTR Reperforming Loan Trust 2006-1, the legal holder of said Deed of Trust and the said indebtedness, has requested foreclosure proceedings to be instituted; and

WHEREAS, HSBC Bank USA, National Trust Company, as Trustee for the holders of MASTR Reperforming Loan Trust 2006-1, the owner and legal holder of said indebtedness, does hereby desire Floyd Healy to act as trustee in the place and stead of Norwest Mortgage Closing Serv. or any subsequently appointed Substitute Trustee, as appointed under said Deed of Trust.

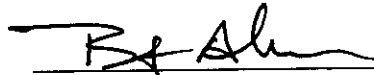
THEREFORE, the undersigned does hereby, in accordance with the terms of said Deed of Trust, appoint, nominate, and constitute the said Floyd Healy as Substitute Trustee in the place and stead of the said Norwest Mortgage Closing Serv or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, HSBC Bank USA, National Trust Company, as Trustee for the holders of MASTR Reperforming Loan Trust 2006-1, the owner and legal holder,

has further requested that said Floyd Healy, Substitute Trustee under said Deed of Trust, proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said Deed of Trust as though the said Floyd Healy had been originally appointed as Trustee hereunder.

Should HSBC Bank USA, National Trust Company, as Trustee for the holders of MASTR Reperforming Loan Trust 2006-1, become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to the Administrator of Veterans Affairs or the Secretary of Housing and Urban Development, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness, has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 16th day of September, 2011.



Name: Brent Alban
Title: Vice President Loan Documentation
Wells Fargo Bank, N.A., as attorney in fact for
HSBC Bank USA, National Trust Company, as Trustee for
the holders of MASTR Reperforming Loan Trust 2006-1

ACKNOWLEDGEMENT

State of California
County of Orange

On September 16, 2011 before me, Maria Avelar, Notary Public, personally appeared Brent Alban, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/~~she~~/they executed the same in his/~~her~~/their authorized capacity(ies), and that by his/~~her~~/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Notary Public Signature

